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Applicant: SZOC *et al.*
Appl. No. 09/825,366

Listing of Claims

The following listing of claims is intended to supercede all previously filed listings of claims. Changes are shown with deletions in ~~strikethrough~~ and additions <u>underlined</u>.

Kindly enter the following amendments to the claims:

Claim 1 (currently amended). A method for providing a foreign <u>currency</u> exchange rate quote to a client over a ~~public~~<u>computer</u> network, comprising:

obtaining a current <u>foreign currency exchange</u> rate from a quote source <u>over the computer network</u>;

accessing secondary information;

calculating a modified <u>foreign currency exchange</u> rate quote based on the current <u>foreign currency exchange</u> rate and the accessed secondary information; and

providing the modified <u>foreign currency exchange</u> rate quote to the client <u>over the computer network</u>.

Claim 2 (withdrawn). The method of Claim 1, said accessing comprising:

accessing client-specific information.

Claim 3 (withdrawn). The method of Claim 2, wherein said client-specific information includes a predetermined spread assigned to the client.

Claim 4 (withdrawn). The method of Claim 2, wherein said client-specific information includes a transaction history of the client.

Claim 5 (withdrawn). The method of Claim 1, said accessing comprising:

accessing rate-specific information.

Claim 6 (withdrawn).   The method of Claim 5, wherein said rate-specific information includes a predetermined currency cushion based on a national origin of a currency to which the foreign exchange rate quote relates.

Claim 7 (withdrawn).   The method of Claim 5, wherein said rate-specific information includes a foreign interest rate.

Claim 8 (withdrawn).   The method of Claim 1, said accessing comprising:

accessing transaction-specific information.

Claim 9 (withdrawn).   The method of Claim 8, wherein said transaction-specific information includes information indicating a nature of a transaction for which the foreign exchange rate quote is provided.

Claim 10 (withdrawn).   The method of Claim 9, wherein said transaction-specific information indicates whether the transaction is any of a buy, a sell, a spot transaction or a forward.

Claim 11 (withdrawn).   The method of Claim 10, wherein when the transaction is a forward, said method further comprises:

adding forward points to said calculated modified rate quote.

Claim 12 (original). The method of Claim 1, said accessing comprising:

accessing at least two of client-specific, rate-specific and transaction-specific information.

Claim 13 (original). The method of Claim 1, further comprising:

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defining a period of time during which the modified rate quote will be valid.

Claim 14 (currently amended).   The method of Claim 13, further comprising:

calculating a settling rate for a transaction based on the modified <u>foreign currency</u> <u>exchange</u> rate quote in response to a request for the same by the client during the defined period of time.

Claim 15 (currently amended).   The method of Claim 1, further comprising:

receiving a request for a <u>foreign currency exchange rate</u> quote from the client.

Claims 16-24 (cancelled).

Claim 25 (currently amended).   An apparatus for providing a foreign <u>currency</u> exchange rate quote to a client over a ~~public~~<u>computer</u> network, comprising:

means for obtaining a current <u>foreign currency exchange</u> rate from a quote source <u>over the</u> <u>computer network</u>;

means for accessing secondary information;

means for calculating a modified <u>foreign currency exchange</u> rate quote based on the current <u>foreign currency exchange</u> rate and the accessed secondary information; and

means for providing the modified <u>foreign currency exchange</u> rate quote to the client <u>over the</u> <u>computer network</u>.

Claim 26-27 (cancelled).